

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MARK T KRESAK
JENNIFER L KRESAK
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-70739 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/06/2019 and confirmed on 2/26/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		147,877.50
Less Refunds to Debtor	1,105.19	
TOTAL AMOUNT OF PLAN FUND		146,772.31

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,936.00	
Trustee Fee	7,575.96	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		12,511.96

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - INDENTURE TRUSTEE ET A Acct: 3636	0.00	70,770.53	0.00	70,770.53
	US BANK NA - INDENTURE TRUSTEE ET A Acct: 3636	12,405.80	12,405.80	0.00	12,405.80
	PA STATE EMPLOYEES CU/PSECU Acct: 7951	25,245.57	25,245.57	2,378.22	27,623.79
	WELLS FARGO BANK NA D/B/A WELLS FA Acct: 8362	18,683.30	18,683.30	2,797.43	21,480.73
					132,280.85

Priority					
	GLENN R BARTIFAY ESQ** Acct:	0.00	0.00	0.00	0.00
	MARK T KRESAK Acct:	0.00	0.00	0.00	0.00
	MARK T KRESAK Acct:	1,105.19	1,105.19	0.00	0.00
	BARTIFAY LAW OFFICES PC** Acct:	0.00	0.00	0.00	0.00
	GLENN R BARTIFAY ESQ** Acct:	3,936.00	3,936.00	0.00	0.00
	GLENN R BARTIFAY ESQ** Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX ADM	1,000.00	1,000.00	0.00	0.00
	AMERICAN HONDA FINANCE CORP* Acct: 1487	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	US BANK NA - INDENTURE TRUSTEE CIM Acct: 3628	18,978.81	489.65	0.00	489.65
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 7828	2,480.47	64.00	0.00	64.00
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 7471	1,945.21	50.19	0.00	50.19
	CAPITAL ONE BANK (USA) NA BY AMERIC.	1,564.25	40.36	0.00	40.36

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1780				
	CBW SCHOOLS FCU	3,027.36	78.11	0.00	78.11
	Acct: 7951				
	LVNV FUNDING LLC	6,710.99	173.14	0.00	173.14
	Acct: 2686				
	LVNV FUNDING LLC	4,458.47	115.03	0.00	115.03
	Acct: 4143				
	QUANTUM3 GROUP LLC AGNT - COMENIT	582.28	15.02	0.00	15.02
	Acct: 8344				
	QUANTUM3 GROUP LLC AGNT - COMENIT	847.16	21.86	0.00	21.86
	Acct: 9952				
	QUANTUM3 GROUP LLC - AGENT COMEN	260.35	6.72	0.00	6.72
	Acct: 0432				
	QUANTUM3 GROUP LLC - AGENT COMEN	121.08	3.12	0.00	3.12
	Acct: 6803				
	CREDIT FIRST NA*	0.00	0.00	0.00	0.00
	Acct: 3736				
	CREDIT FIRST NA*	1,360.01	35.09	0.00	35.09
	Acct: 7951				
	DISCOVER BANK(*)	5,144.76	132.73	0.00	132.73
	Acct: 2203				
	DISCOVER BANK(*)	3,872.52	99.91	0.00	99.91
	Acct: 8854				
	FIRST BANKCARD CENTER	0.00	0.00	0.00	0.00
	Acct: 8564				
	FIRST NATIONAL BANK OF OMAHA(*)	1,910.57	49.29	0.00	49.29
	Acct: 8564				
	GEMB++	0.00	0.00	0.00	0.00
	Acct: 2715				
	GEMB++	0.00	0.00	0.00	0.00
	Acct: 4156				
	HOME DEPOT CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct: 0221				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	3,100.20	79.99	0.00	79.99
	Acct: 9119				
	DEPARTMENT STORES NATIONAL BANK	265.76	6.86	0.00	6.86
	Acct: 4936				
	MOHELA	0.00	0.00	0.00	0.00
	Acct: 0001				
	PRA RECEIVABLES MANAGEMENT LLC - /	3,562.92	91.92	0.00	91.92
	Acct: 6844				
	PRIME INCORPORATED	0.00	0.00	0.00	0.00
	Acct: 9119				
	SALLIE MAE BANK	4,470.93	115.35	0.00	115.35
	Acct: 7951				
	SALLIE MAE BANK	2,880.59	74.32	0.00	74.32
	Acct: 7951				
	SALLIE MAE BANK	2,250.43	58.06	0.00	58.06
	Acct: 7951				
	JEFFERSON CAPITAL SYSTEMS LLC*	4,888.49	126.12	0.00	126.12
	Acct: 9407				
	SYNCHRONY BANK BY AIS INFOSOURCE	179.33	4.63	0.00	4.63
	Acct: 3558				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 6844				
	CITIBANK NA**	1,861.55	48.03	0.00	48.03
	Acct: 0221				
	US BANK NA - INDENTURE TRUSTEE CIM	0.00	0.00	0.00	0.00
	Acct: 3628				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1420				
	STERN & EISENBERG LP	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	TRISTIN KRESAK	0.00	0.00	0.00	0.00
	Acct:				
					1,979.50

TOTAL PAID TO CREDITORS

134,260.35

TOTAL CLAIMED

PRIORITY 0.00

SECURED 56,334.67

UNSECURED 76,724.49

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

MARK T KRESAK
JENNIFER L KRESAK
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-70739 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Mark T Kresak
Jennifer L Kresak
Debtors

Case No. 19-70739-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Feb 27, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Mark T Kresak, Jennifer L Kresak, 1431 Oberlin Street, Johnstown, PA 15905-2037
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
15206202	C-B-W Schools Federal Credit Union, 460 Locust St, Sidman, PA 15955
15168002	Cbw Schools Fcu, 460 Locust St., Sidman, PA 15955
15168017	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
15168025	+ Tristin Kresak, 1431 Oberline Street, Johnstown, PA 15905-2037

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2025 00:30:34	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2025 00:14:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15167999	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Feb 28 2025 02:56:53	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
15172223	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 28 2025 01:22:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
15191041	Email/Text: BKPT@cfna.com	Feb 28 2025 01:21:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OHIO 44181-8011
15183326	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2025 00:14:31	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15168000	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2025 00:15:21	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15196364	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2025 03:07:06	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15168003	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2025 00:30:01	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15168004	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 28 2025 01:22:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15168005	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 28 2025 01:22:00	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15168006	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 28 2025 01:22:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
15168007	+ Email/Text: BKPT@cfna.com	Feb 28 2025 01:21:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315

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15168008	+ Email/Text: BKPT@cfna.com	Feb 28 2025 01:21:00	Credit First N. A. (Firestone), PO Box 81344, Cleveland, OH 44188-0001
15168015	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2025 03:07:03	Macys/dsnb, Po Box 8218, Mason, OH 45040
15191022	Email/Text: bnc-quantum@quantum3group.com	Feb 28 2025 01:22:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15170258	Email/Text: mrdiscen@discover.com	Feb 28 2025 01:21:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15168009	+ Email/Text: mrdiscen@discover.com	Feb 28 2025 01:21:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15168010	Email/Text: collecadminbankruptcy@fnni.com	Feb 28 2025 01:22:00	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
15179201	Email/Text: collecadminbankruptcy@fnni.com	Feb 28 2025 01:22:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3129, Omaha, NE 68197
15168011	Email/Text: collecadminbankruptcy@fnni.com	Feb 28 2025 01:22:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
15190241	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2025 00:29:02	GE Money Bank/Lowes, 4125 Windward Plaza Drive Building 300, Alpharetta, GA 30005-8738
15190242	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2025 00:14:02	GE Money Bank/Walmart, 4125 Windward Plaza Drive Building 300, Alpharetta, GA 30005-8738
15168012	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2025 01:35:44	Home Depot, PO Box 9001010, Louisville, KY 40290-1010
15195617	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 28 2025 01:22:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15184835	+ Email/Text: RASEBN@raslg.com	Feb 28 2025 01:21:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15168013	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 28 2025 00:43:06	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15197380	Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2025 02:56:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15168016	Email/Text: EBN@Mohela.com	Feb 28 2025 01:22:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
15551443	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2025 00:28:45	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15190405	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2025 02:56:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15184084	Email/Text: bankruptcynotices@psecu.com	Feb 28 2025 01:23:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15168018	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2025 02:56:53	Pay Pal Credit Services GEMB, P.O. Box 960080, Orlando, FL 32896-0080
15168019	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 28 2025 02:56:57	Prime, Card Member Services, PO Box 1423, Charlotte, NC 28201-1423
15196514	Email/Text: bnc-quantum@quantum3group.com	Feb 28 2025 01:22:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15196515	Email/Text: bnc-quantum@quantum3group.com	Feb 28 2025 01:22:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15199068	Email/Text: ebn_bkrt_forms@salliemae.com	Feb 28 2025 01:22:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15168020	+ Email/Text: ebn_bkrt_forms@salliemae.com		

District/off: 0315-7

User: auto

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Date Rcvd: Feb 27, 2025

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		Feb 28 2025 01:22:00	Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
15168021	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 28 2025 01:23:00	Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
15168022	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2025 00:29:23	Synco/lowes, Po Box 956005, Orlando, FL 32896-0001
15168023	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2025 00:29:49	Synco/ppc, Po Box 965005, Orlando, FL 32896-5005
15168459	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 28 2025 00:31:28	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15168024	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2025 00:28:49	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15198564	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 28 2025 01:23:00	U.S. Bank National Association, C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
15171049	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 28 2025 01:23:00	U.S. Bank National Association, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
15198188	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 28 2025 01:23:00	U.S. Bank National Association et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15184694	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Feb 28 2025 01:54:24	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
15168026	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Feb 28 2025 00:31:04	Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association Et al.
cr		U.S. Bank National Association, as indenture trust
cr		U.S. Bank National Association, as indenture trust
cr		U.S. Bank National Association, not in its individ
cr		U.S. Bank National Association, not in its individ
15168001		Capital One Bank Usa N
15168014		Kades Margolis - 403B Loan
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
15197594	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15488575	*+	U.S. Bank National Association, et al., C/O Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT. 84165-0250

TOTAL: 7 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-7

User: auto

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Date Rcvd: Feb 27, 2025

Form ID: pdf900

Total Noticed: 54

Date: Mar 01, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 dcarlon@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Mark T Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Jennifer L Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Joint Debtor Jennifer L Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Mark T Kresak gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 mmiksich@kmlawgroup.com
Michelle L. McGowan	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 mimegowan@raslg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 smncina@raslg.com
Steven P Kelly	on behalf of Creditor U.S. Bank National Association Et al. skelly@sterneisenberg.com bkecf@sterneisenberg.com
TOTAL: 14	